**Title (11 punto, times new roman, capital letters, bold, single line)**

**Author 1[[1]](#footnote-1), Author 2[[2]](#footnote-2), Author 3[[3]](#footnote-3) (9 punto, times new roman, lowercase letter, bold)**

**ABSTRACT** (10 punto, times new roman, single line)

**The abstract should include the purpose, theoretical framework, method and outcome or possible outcome of the research. Maximum 150 words. Title (10 punto, times new roman, single line)**

**Key words:** 3 key words, 9 punto, **times new roman**

**JEL Codes:** 9 punto, **times new roman**

1. Author 1. Title, institution, city, country, e-mail. (9 punto times new roman) [↑](#footnote-ref-1)
2. Author 2. Title, institution, city, country, e-mail. (9 punto times new roman) [↑](#footnote-ref-2)
3. Author 3. Title, institution, city, country, e-mail. (9 punto times new roman) [↑](#footnote-ref-3)